

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Veronica White
Cozing White
Debtor(s)

Case No. 16 B 35707

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/08/2016.
- 2) The plan was confirmed on 01/12/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 09/21/2017.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,955.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,955.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,873.14
Court Costs	\$0.00
Trustee Expenses & Compensation	\$81.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,955.00

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, Inc	Unsecured	554.00	NA	NA	0.00	0.00
American Collections E	Unsecured	300.00	NA	NA	0.00	0.00
American First Finance	Unsecured	250.00	136.52	136.52	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	649.67	649.67	0.00	0.00
ATG CREDIT	Unsecured	439.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	369.00	369.57	369.57	0.00	0.00
Bank Of America NA	Unsecured	277.00	287.58	287.58	0.00	0.00
CCI Contract Callers, Inc	Unsecured	101.00	NA	NA	0.00	0.00
Centerpoint Energy Ent	Unsecured	252.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	6,000.00	3,736.00	3,736.00	0.00	0.00
Creditors Discount & Audit Company	Unsecured	767.00	1,612.00	1,612.00	0.00	0.00
Department Of Education	Unsecured	27,939.00	28,347.32	28,347.32	0.00	0.00
Enhanced Recovery	Unsecured	256.00	NA	NA	0.00	0.00
Entergy Gsu	Unsecured	209.00	NA	NA	0.00	0.00
Gateway Financial	Unsecured	8,623.00	8,761.40	8,761.40	0.00	0.00
I C System Inc	Unsecured	255.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	415.05	415.05	0.00	0.00
Internal Revenue Service	Priority	4,867.33	5,974.73	5,974.73	0.00	0.00
M3 Financial Services	Unsecured	26.00	NA	NA	0.00	0.00
MBB	Unsecured	617.00	NA	NA	0.00	0.00
MBB	Unsecured	386.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	176.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	133.00	NA	NA	0.00	0.00
Real Time Resolutions Inc	Unsecured	0.00	810.56	810.56	0.00	0.00
Santander Consumer USA	Unsecured	8,736.00	10,848.70	10,848.70	0.00	0.00
SNCHNFIN	Unsecured	200.00	NA	NA	0.00	0.00
SNCHNFIN	Unsecured	200.00	NA	NA	0.00	0.00
SNCHNFIN	Unsecured	200.00	NA	NA	0.00	0.00
South Sunflower County Hospital	Unsecured	700.00	517.47	517.47	0.00	0.00
Southern Auto Finance Company	Secured	17,628.00	17,628.12	17,628.12	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,628.12	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,628.12	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,974.73	\$0.00	\$0.00
TOTAL PRIORITY:	\$5,974.73	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$56,491.84	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,955.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,955.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.